

7204  
09/020,699

step of evaluating whether lack of agreement results from a keying error, or from guessing.

#### REMARKS

This Amendment is submitted in response to the Office Action mailed on April 26, 1999. Claims 1 - 13 are pending, and all except claim 2 stand rejected at present. Claim 2 is under objection.

Claims 14 - 17 are added by this Amendment. Support for the added claims are found in the Specification at the following locations, and others.

Claim	Location
14	Pages 3 and 4.
15	Page 3, lines 25, 26.
16	Page 5.
17	Page 4, end.

#### Response to Objection

Objection was registered to claim 2, on the grounds that the subject matter was not disclosed in the Specification. In response, Applicant points out that, under section 112, the claims are part of the Specification.

Applicant offers to duplicate the subject matter of claim 2 into the Detailed Description of the Invention, if requested.

### Response to Claim Rejections

All claims, except claim 2, were rejected on grounds of anticipation, based on Granzow.

#### Claims 1 and 4

Original claim 1(b) and (d) recited receiving first and second entries of data from the user. Granzow shows a first data entry, which is received from a users passcard. (Column 3, line 19.) He also shows a second data entry, which is the customer's PIN. (Column 3, lines 21 and 22.)

Claim 1 has been amended to emphasize that the first and second data entries are **in addition to** delivery of a card. Support for that is found in the Specification, page 3, line 10 et seq. The two data entries can be, for example, a PIN and part of a telephone number. (Page 3, lines 16 and 19.)

Support is also found in dependent claim 3, now cancelled.

Therefore, analyzing this amendment from the perspective of Granzow: Granzow shows two data entries, namely, (1) card and (2) PIN, while claim 1 recites three data entries, namely, (1) card and (for example) (2) PIN and (3) telephone number.

Therefore, Applicant submits that amended claim 1 and dependant claim 4 are not shown by Granzow.

#### Claim 5

Claim 5 depends from claim 1 and is considered allowable for that reason. In addition, claim 5 states that at least one of the security fields is stored on the card.

Granzow is contrary: in column 3, lines 22 - 26, he states that the card number and the PIN are transferred to a remote site for validation. Claim 5, through claim 1(e), states that validation is done locally, at the user's site, because, by implication, the checking is done against a "stored field." Claim 5 states that at least one "stored field" is stored in the card. Granzow does no checking against anything stored in the card.

#### Claim 6

Applicant submits that original claim 6 does not read on Granzow. Claim 6 recites:

6. A data processing system for carrying out a transaction requested by a user of the system, the data processing system comprising:

manual data entry means for allowing the user to enter data;

communication means for communicating information to the user;

a data processing unit for

(i) controlling the communication means to request a first entry of data from the user via the data entry means,

(ii) checking the first entry of data against a first stored field of security data,

(iii) controlling the communication means to request a second entry of data from the user via the data entry means,

(iv) checking the second entry of data against a second stored field of security data, and

(v) determining the validity of the transaction based upon results of the checks made of the first and second entries of data against the first and second stored fields of security data, respectively.

Applicant points out that, in the last part of the claim, paragraphs (i) and (iii) refer to first and second entries of data, which are **both** entered "via the data entry means." That is, a **single** "data entry means" is used.

As explained above, Granzow shows **two** submittals of data. One submittal is the entry of the card. Another submittal is key-punched data, such as a PIN.

However, Granzow uses different "data entry means" for the two submittals. One submittal uses the card reader 36 (column 3, lines 16 - 19). The other uses keyboard 32 (column 3, line 22).

Therefore, original claim 6 does not read on Granzow: it states that both data entries are entered using **the same** "data entry means."

Further, Granzow indicates that validity-checking is done at a remote site. (Column 3, line 23 et seq.) That is contrary to the last section of claim 6, which refers to a **single** "data

7204  
09/020,699

processing unit."

Restated, claim 6 states that the "data processing unit" accepts the two items of data, and performs validity checking. Plainly, that "unit" is located at a single location. Granzow shows no such "data processing unit."

In addition, paragraph (i) in the last section of claim 6 is not found in Granzow. That paragraph states

(i) controlling the communication means to request a first entry of data from the user via the data entry means.

The "first entry of data," if found in Granzow, is the entry of the customer's card. Applicant is unable to locate a request for the customer's card in Granzow.

It could be argued that (1) it is well known that ATMs sometimes display a message stating "To start transaction, enter your card" and (2) such a message would qualify under paragraph (i). However, such a message has not been shown in the prior art.

Further, paragraph (i) states "request a first entry of data from the user **via the data entry means.**" That statement refutes the proposed argument. Under the claim, that "data entry means" is the same used later to receive the second entry of data, in paragraph (iii).

Consequently, the proposed argument is refuted: any invitation to start a transaction by entering a card would utilize

a card reader. That card reader cannot be the same "data entry means" used in paragraph (iii). The latter "data entry means" is a keyboard.

Therefore, even if Granzow's ATM displayed a message inviting a customer to present an ATM card (which has not been shown), claim 6 does not read on that. The ATM card would need to be presented to the **same** "data entry means" which is later used to accept keyed-in data. That is not possible.

Therefore,

-- Claim 6 recites two entries of data, using the same "data entry means." Granzow does not show that.

-- Claim 6 recites a message requesting entry of the first data. Granzow does not show that.

-- If it be supposed that Granzow displays a message (this has not been shown) inviting a user to initiate a transaction, and that this invitation qualifies as the request for data entry, a problem arises: claim 6 states that both data entries utilize the same "data entry means." The purported invitation requests entry of a card, which utilizes a different "data entry means."

**Claim 7**

Applicant cannot locate a "visual display means for displaying the results of checking the first" entry of data in Granzow. Again, in Granzow, the first entry of data is submittal of a card. But Applicant cannot find a discussion in Granzow stating that a message is presented which informs the user that the card is accepted.

**Claims 8 - 10**

Applicant cannot locate the recitations of claim 8 in the reference and requests, requests, under 37 CFR §§ 1.104(b) and 1.106(b) and 35 U.S.C. § 132, that claim 8 be identified in Granzow.

Applicant repeats this request for claims 9 and 10.

**Claims 11 - 13**

These claims are considered to depend from allowable parents.

**Added Independent Claim**

Claim 14 states that a customer presents a card, from which are read two pieces of data. A customer is requested to enter those data. Applicant cannot locate those recitations in Granzow.

7204  
09/020,699

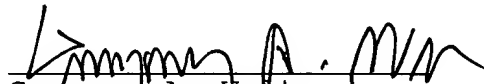
### Conclusion

Applicant submits that all independent claims are allowable, and that all dependent claims are allowable because of their parents.

Applicant requests that the rejections to the claims be reconsidered and withdrawn.

Applicant expresses thanks to the Examiner for the careful consideration given to this case.

Respectfully submitted,



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